

## Claims

1. A process for awarding a credit to a Recipient as an incentive for the timely payment of a billed charge, wherein the billed charge is identified on a Sponsor's books as an account receivable, comprising:

receiving an identification of an eligible Recipient;

receiving an identification of at least one qualified account receivable associated with the eligible Recipient;

generating an award based upon the amount of the at least one qualified account receivable; and

rewarding the award to the Recipient.

2. The process of claim 1, wherein the eligible Recipient is a customer who has timely paid charges billed by a Sponsor, wherein the charges when billed are recorded as an accounts receivable on accounting books for the Sponsor.

3. The process of claim 1, wherein the identification of an eligible Recipient is received from a Sponsor that has provided goods or services to a customer and the qualified account receivable further comprises the value of the goods or services provided by the Sponsor to the customer on an accounts receivables basis.

4. The process of claim 1, wherein the Recipient is an entity identified by a customer of a Sponsor, the entity comprising at least one selected from the group consisting of: a person, a business, a charitable organization, and a legal entity.

5. The process of claim 1, wherein the identification of an eligible Recipient is received from a Sponsor who has accessed a database containing at least one customer and a billing record associated with the at least one customer, searched the database for those customers who over a given period have timely paid any billed charges; and designated each customer identified by the search as an eligible Recipient.

6. The process of claim 1, wherein the award further comprises a credit to an account.

7. The process of claim 6, wherein the credit is utilized by the Recipient to reduce the costs of goods/services accrued from a third party vendor.

8. The process of claim 7, wherein the third party vendor further comprises a travel agency and the costs of goods/services are travel related costs.

9. The process of claim 1, wherein the step of rewarding the award to the Recipient further comprises:

saving the award in an account associated with the Recipient;

notifying the Recipient of the award; and

maintaining the award in the account until the Recipient redeems the award.

10. A process for awarding credits used to reduce the cost of travel related services, wherein the credit is awarded by a Sponsor to a customer for timely payment of billed charges, wherein the billed charges appear as accounts receivables on the Sponsor's accounting books, comprising:

receiving a payment from a customer for a billed charge;

determining whether payment is timely;

identifying the customer to a system providing credits to designated recipients when the payment is timely;

identifying the amount of accounts receivables qualified to receive a credit, wherein the accounts receivables are associated with the customer and the billed charges;

generating a credit for the customer, wherein an amount of the credit is determined based upon the qualified accounts receivables;

saving the credit in an account accessible by the recipient; and

providing a selected number of credits to a travel agency when the customer submits a request to redeem the selected number of credits from the account;

whereupon redeeming the selected number of credits, the system transfers payment of an amount equal to the selected number of credits to the travel agency to offset the cost of travel requested by the customer.

11. The process of claim 10, wherein the travel agency and the system are combined into a single system.

12. The process of claim 10, wherein the system is accessed via an Internet connection.
13. The process of claim 10, wherein the customer is notified each time a credit is saved to the account.
14. The process of claim 10, wherein the Sponsor is a service provider selected from the group consisting of: a lawyer, a doctor, a dentist, an architect, a minister, and an educator.
15. The process of claim 10, wherein the Sponsor sells goods.
16. A process for utilizing credits to offset the costs of acquiring goods/services, wherein the credits are awarded by a Sponsor based upon the timely payment of accounts receivables, comprising:
- determining a number of credits saved in an account administered by a system providing credits for the timely payment of accounts receivable for a Sponsor subscribing to the system;
  - determining a goods/services to be purchased from a third party vendor;
  - identifying to the system the third party vendor;
  - requesting an amount of credits to be applied to a purchase of the goods/services from the third party vendor; and

completing the purchase of the goods/services from the third party vendor upon receiving notification from the system that the requested credits have been paid to the third party vendor;

wherein the credits are awarded and saved in the account based upon the timely payment of billed charges identified by a Sponsor as an account receivable.

17. The process of claim 16, wherein the credits are awarded to supplement the cost of acquiring travel related goods/services and the third party vendor is a travel agency.

18. The process of claim 16, wherein the Sponsor identifies on a periodic basis to the system a qualified customer and a number of qualified accounts receivables associated with the qualified customer.

19. A process for communicating to a credit administering system an identification of a Recipient and qualified accounts receivables upon which credits are based, comprising:

establishing a communications link with a system for administering credits to a Recipient;

identifying to the system a Recipient eligible to receive a credit; and

identifying qualified accounts receivables associated with the Recipient;

wherein the system upon receiving the identification of the Recipient and the identification of the qualified accounts receivables awards a credit to an account associated with the Recipient, wherein the credits may be utilized by the recipient to offset the cost of acquiring goods/services provided by a third party vendor.

20. The process of claim 19, wherein the Recipient is a customer of a Sponsor identifying the qualified accounts receivables.

21. The process of claim 19, wherein the Recipient is associated with a customer of a Sponsor, the Recipient being selected from the group consisting of: a person, a business, a charitable organization, and a legal entity.

22. The process of claim 19, wherein the credits are redeemed for travel related goods/services.

23. The process of claim 19, wherein the third party vendor further comprises a travel agency.

24. The process of claim 19, wherein the step of identifying qualified accounts receivables is accomplished via a file transfer from a Sponsor system to the system for administering credits.

25. The process of claim 19, wherein the step of identifying qualified accounts receivables is accomplished via an electronic file transfer from a Sponsor system to the system for administering credits.

26. A system for providing credits to a Recipient, wherein the Recipient has timely paid an account receivable for a Sponsor, comprising:

a Sponsor system;

an Administrating system connected to the Sponsor system;  
a Recipient system, connected to the Administrating system; and  
a third party vendor system;

whereupon receiving an identification of a Recipient and at least one qualified account receivable associated with the Recipient from the Sponsor system, the Administering system determines a credit to award to a Recipient, the Recipient accessing the credit via the Recipient system and identifying the third party vendor to whom the credit is to be paid to offset a cost of acquiring goods/services from the third party vendor.

27. The system of claim 26, wherein the Sponsor system further comprises at least one device selected from the group consisting of: a personal computer, a wireless communications device, and a personal data assistant.

28. The system of claim 27, wherein the device is Internet compatible.

29. The system of claim 26, wherein the Administering system further comprises an application service provider accessible via a network selected from the group consisting of: the Internet, an intranet, a private network, a public network, and a local area network.

30. The system of claim 26, wherein the Sponsor system, the Administering system, and the Recipient system are connected via the Internet.

31. The system of claim 26, wherein the Recipient system further comprises a device selected from the group consisting of: a personal computer, a wireless communications device, and a personal data assistant.

32. The system of claim 26, wherein the credits further comprise a travel voucher for offsetting the costs of travel related goods/services.

33. The system of claim 32, wherein the third party vendor is a travel agency.

34. The system for administering the awarding of credits to a Recipient based upon the timely payment of billed charges identified by a Sponsor as an account receivable, comprising:

an input port for receiving an identification of a Recipient and a qualified account receivable associated with the Recipient from a Sponsor;

a processing system for determining a credit to award to the Recipient based upon the qualified account receivable;

a database for storing the credit until redeemed by the Recipient for the acquiring of a good/service from a third party vendor; and

a communications port for communicating an amount of at least one credit selected by the Recipient for redemption to the third party vendor;

wherein the credit is utilized to offset the cost of goods/services provided by the third party vendor as an incentive to continue to timely pay billed charges appearing on a Sponsor's books as an account receivable.



35. The system of claim 34, wherein the system further comprises an application service provider accessible via a network connection.

36. The system of claim 35, wherein the network connection further comprises a network selected from the group consisting of: the Internet, an intranet, a private network, a public network, and a local area network.

37. The system of claim 34, wherein the credit further comprises a travel voucher and the third party vendor further comprises a travel agency which accepts the credit in the form of a check, a wire transfer, and a credit card number.

38. The system of claim 34, wherein the third party vendor communicates with the system via a telecommunications medium selected from the group consisting of: the Internet, a wired communications link, and a wireless communications link.

39. The system of claim 34, wherein the database is co-located with the processing system.

40. The system of claim 34, wherein the database is remote to the processing system.

41. The system of claim 34, wherein the Recipient is a customer of the Sponsor.

42. The system of claim 34, wherein the system notifies at least one prospect of the goods/services provided by the Sponsor and the opportunity to enroll in the credit administering system.

43. A method for creating incentives for paying billed charges on a timely basis, comprising:

identifying a customer who pays billed charges on a timely basis, wherein the billed

charges are identified on a Sponsor's books as an account receivable;

determining an amount of the account receivable which qualify for the awarding of a

credit; and

awarding a credit to the customer based upon the outcome of the determination;

wherein the credit creates a monetary incentive for the customer to timely pay billed charges.

44. The method of claim 43, wherein the monetary incentive further comprises a travel credit redeemable with a travel agency selected by the customer.

45. The method of claim 43, wherein the credit is accumulated with other credits into a lump sum of credits.

46. The method of claim 43, wherein the credit is redeemed by the customer to offset the cost of travel related goods/services.

47. A system for awarding credits to a Recipient for the timely payment of billed charges from a Sponsor, comprising:

a means for identifying a Recipient, wherein the Recipient timely paid at least one billed charge from a Sponsor;

a means for identifying an amount of the at least one billed charge;

a means for generating a credit based upon the amount of the at least one billed charge;

a means for notifying the Recipient of the credit; and

a means for saving the credit until the Recipient identifies a third party vendor with whom the credit is to be redeemed;

whereupon redemption of the credit the third party vendor receives a payment equal to the value of the credit from the means for generating a credit.

48. The system of claim 47, wherein the at least one billed charge is identified by a Sponsor as an account receivable.

49. The system of claim 47, wherein the means for generating a credit further generates a credit based upon a purchase by the Recipient of a specific goods/services.

50. The system of claim 47, wherein the means for notifying the Recipient of the credit further comprises an email message.

51. The system of claim 47, wherein the means for saving the credit further comprises a database accessible by the means for generating a credit.

52. The system of claim 47, wherein the credit further comprises a travel voucher.

53. The system of claim 47, wherein the third party vendor further comprises a travel agency.

54. The system of claim 47, wherein the credit is redeemed with the third party vendor by providing a credit card number.

55. The system of claim 47, wherein the means for notifying the Recipient of the credit further comprises an advertisement for the goods/services offered by the Sponsor.

56. The system of claim 47, wherein the Sponsor is one selected from the group consisting of: a doctor, a lawyer, a dentist, an architect, and a service professional.

57. A computer readable medium containing instructions for generating a credit to a Recipient based upon qualified accounts receivables associated with the Recipient received from a Sponsor, by:

receiving an identification of an eligible Recipient;

receiving an identification of at least one qualified account receivable associated with the eligible Recipient;

generating an award based upon the amount of the at least one qualified account receivable; and

rewarding the award to the Recipient.

58. The computer readable medium of claim 57, wherein the identification of an eligible Recipient is received over a communications links selected from the group consisting of: the Internet, an intranet, a wired telecommunications link, a wireless telecommunications link, a private network, and a public network.

59. The computer readable medium of claim 57, wherein the credit further comprises a travel voucher utilized to offset travel related costs incurred by the Recipient from a travel agency.

60. The computer readable medium of claim 57, wherein the instructions further comprise paying an amount of credits redeemed by a Recipient to a third party vendor.

61. The computer readable medium of claim 60, wherein the credits are payed to the third party vendor via a credit card.

62. The computer readable medium of claim 60, wherein the credits are paid in cash to the third party vendor.